


BILL OF SALE			
VEHICLE DESCRIPTION			
VEHICLE IDENTIFICATION NUMBER (VIN)	YEAR	MAKE	MODEL
3C6URSDL4K6692889	2019	Ram	2500
I/We _____ sell, transfer and deliver the above vehicle			
(PRINT SELLER'S NAME)			
to <u>Paul Turner</u>		on <u>10</u> / <u>20</u> / <u>23</u> for \$ <u>35,000</u>	
(PRINT BUYER'S NAME)		MO DAY YEAR (SELLING PRICE)	
If this was a gift, indicate relationship: _____ (e.g. parent, spouse, friend, etc.)			
SELLER INFORMATION			
PRINT NAME	SIGNATURE		DATE
<u>Dennis Bruce</u>	<u>X</u> 		<u>10-20-23</u>
PRINT NAME	SIGNATURE		DATE
	<u>X</u>		
MAILING ADDRESS	CITY	STATE	ZIP DAYTIME PHONE #
BUYER INFORMATION			
PRINT NAME	SIGNATURE		DATE
<u>Paul Turner</u>	<u>X</u>		
PRINT NAME	SIGNATURE		DATE
	<u>X</u>		
MAILING ADDRESS	CITY	STATE	ZIP DAYTIME PHONE #
<u>394 Proast St</u>	<u>Rubio</u>	<u>IA</u>	<u>52585</u> <u>918-948-2666</u>

This form should be completed in ink. Errors or alterations on the title or other documents presented for title transfer may require this form to be notarized.

For notary use if applicable

Per Iowa Code 321.13, the department shall examine and determine the genuineness, regularity, and legality of every application made to the department, and may investigate or require additional information. The department may reject any application if not satisfied of the genuineness, regularity, or legality of the application or the truth of any statement made within the application, or for any other reason, when authorized by law. The department may retain possession of any record or document until the investigation of the application is completed if it appears that the record or document is fictitious or unlawfully or erroneously issued and shall not return the record or document if it is determined to be fictitious or unlawfully or erroneously issued.

Subscribed and sworn to before me this _____ day of _____, 20____
personally appeared _____ as seller of said vehicle.
(print seller's name)

Notary Signature

Seal

Notary Public in and for the State of _____

STATE OF IOWA

CERTIFICATE OF TITLE TO A VEHICLE

Regular

Designation

Title No. 57AO19233

Issuing County Linn

Issue Date 10/30/2023

VIN 3C6UR5DL4KG692889

Managing County Linn

Type Truck

Year 2019 Make Ram
 Cyl 6 Fuel Diesel
 Color White
 Odometer 31 Actual Miles

Model 2500 Big Horn
 Weight 6,800
 LP \$45,000

Style PK
 GVWR 10000
 Sq. Ft.
 Cumulative Damage

Owner(s)

BDC Group Inc
 Bruce, Dennis Clifford
 925 Boyson Ct
 Hiawatha IA 522331233

Or

	Fee	Penalty
Title Fees	\$0.00	\$0.00
SI Fees	\$0.00	
Other Fees	\$0.00	
Totals	\$0.00	\$0.00

Prev. Title No./ST 57AL15447 /IA

Prev. Owner

PREVIOUS ELECTRONIC TITLE

Pat McGrath Chrysler Jeep Dodge RAM
 Fiat
 4610 CENTER POINT RD NE

CEDAR RAPIDS IA 524022412

1ST Security Interest

If there are NO Security Interests "X" here: ☒

Date:

No

Held By:

Address:

Cancellation of 1ST Security Interest

Date _____ No _____ Date _____
 Holder _____ CO Treas _____
 By _____ By _____

2ND Security Interest

Date:

No:

Held By:

Address:

Cancellation of 2ND Security Interest

Date _____ No _____ Date _____
 Holder _____ CO Treas _____
 By _____ By _____

3RD Security Interest

Date:

No:

Held By:

Address:

Cancellation of 3RD Security Interest

Date _____ No _____ Date _____
 Holder _____ CO Treas _____
 By _____ By _____

Witness My Hand

Brent C. Oleson

By

Deputy

County Treasurer

L Col



0025815202

THIS TITLE CONTAINS AN EAGLE WATERMARK WHICH IS VISIBLE WHEN HELD TO LIGHT

Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and / or imprisonment

ASSIGNMENT OF TITLE	
The undersigned hereby certifies that the motor vehicle described in this title has been transferred to the following printed name and address: <div style="text-align: center; font-size: 1.2em; margin-top: 5px;"><u>Paul Turner</u> <u>354 Prost St. Rubio, TX 72585</u></div>	
I further certify that the odometer reading is: <u>101809</u> and that to the best of my knowledge the odometer mileage is: <div style="text-align: center; font-size: 0.8em; margin-top: 2px;">ODOMETER READING (No Tenths)</div>	
<div style="display: flex; justify-content: space-between;"><div><input checked="" type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage - WARNING ODOMETER DISCREPANCY <input type="checkbox"/> exceeds mechanical limits of odometer</div><div>DATE OF SALE <u>10/20/2023</u></div></div>	
DISCLOSURE	1. I have knowledge the motor vehicle is now or was previously titled as salvage, rebuilt or flood in this state or any other state: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, and the front of this title does not indicate that the vehicle was previously titled as salvage, rebuilt or flood, you must complete a separate damage disclosure statement and give to the buyer.
	2. If you answered "No" to question #1, complete the following: I have knowledge that, prior to or during the time I owned the motor vehicle, it sustained damage for which the cost of repair exceeded 70% of the fair market value before it became damaged. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	Signature(s) of Seller(s) <u>[Signature]</u> Printed Name of Seller <u>Dennis Bruce / BDC GROUP</u> "I am aware of the above odometer certification made by the seller" Signature(s) of Buyer(s) <u>[Signature]</u> Printed Name(s) <u>Paul Turner</u>
FIRST RE-ASSIGNMENT BY LICENSED DEALER	
The undersigned hereby certifies that the motor vehicle described in this title has been transferred to the following printed name and address: <div style="text-align: center; height: 20px; border-bottom: 1px solid black;"></div>	
I further certify that the odometer reading is: _____ and that to the best of my knowledge the odometer mileage is: <div style="text-align: center; font-size: 0.8em; margin-top: 2px;">ODOMETER READING (No Tenths)</div>	
<div style="display: flex; justify-content: space-between;"><div><input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage - WARNING ODOMETER DISCREPANCY <input type="checkbox"/> exceeds mechanical limits of odometer</div><div>DATE OF SALE _____</div></div>	
DISCLOSURE	1. I have knowledge the motor vehicle is now or was previously titled as salvage, rebuilt or flood in this state or any other state: <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, and the front of this title does not indicate that the vehicle was previously titled as salvage, rebuilt or flood, you must complete a separate damage disclosure statement and give to the buyer.
	2. If you answered "No" to question #1, complete the following: I have knowledge that, prior to or during the time I owned the motor vehicle, it sustained damage for which the cost of repair exceeded 70% of the fair market value before it became damaged. <input type="checkbox"/> Yes <input type="checkbox"/> No
	Name of Dealer _____ Dealer No. _____ Signature of Dealer Representative _____ Printed Name of Dealer Representative _____ Title _____ "I am aware of the above odometer certification made by the seller" Signature(s) of Buyer(s) _____ Printed Name(s) _____
SECOND RE-ASSIGNMENT BY LICENSED DEALER	
The undersigned hereby certifies that the motor vehicle described in this title has been transferred to the following printed name and address: <div style="text-align: center; height: 20px; border-bottom: 1px solid black;"></div>	
I further certify that the odometer reading is: _____ and that to the best of my knowledge the odometer mileage is: <div style="text-align: center; font-size: 0.8em; margin-top: 2px;">ODOMETER READING (No Tenths)</div>	
<div style="display: flex; justify-content: space-between;"><div><input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage - WARNING ODOMETER DISCREPANCY <input type="checkbox"/> exceeds mechanical limits of odometer</div><div>DATE OF SALE _____</div></div>	
DISCLOSURE	1. I have knowledge the motor vehicle is now or was previously titled as salvage, rebuilt or flood in this state or any other state: <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, and the front of this title does not indicate that the vehicle was previously titled as salvage, rebuilt or flood, you must complete a separate damage disclosure statement and give to the buyer.
	2. If you answered "No" to question #1, complete the following: I have knowledge that, prior to or during the time I owned the motor vehicle, it sustained damage for which the cost of repair exceeded 70% of the fair market value before it became damaged. <input type="checkbox"/> Yes <input type="checkbox"/> No
	Name of Dealer _____ Dealer No. _____ Signature of Dealer Representative _____ Printed Name of Dealer Representative _____ Title _____ "I am aware of the above odometer certification made by the seller" Signature(s) of Buyer(s) _____ Printed Name(s) _____

Any Alteration or Erasure Voids This Title

13971905

DENNIS C BRUCE
565 EASTVIEW AVE
MARION IA 52302-5974

10/01/23 10/31/23

2

	Total For This Period	Total Year- to-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	0.00	58.00

10/01 ID 0061 IMPACT MONEY MARKET Balance Forward -8.00

Joint Owner:

CANDACE BRUCE

10/10 Deposit Contact Center Ext Transfer From Share 0041 8.00 0.00

Transfer: MC-19324-10101432

10/10 ID 0061 IMPACT MONEY MARKET Closed

*** This is the final statement you will receive for this account ***

*** Please retain this final statement for tax reporting purposes ***

Dividends Paid Year to Date 481.21

10/01 ID 1001 24 MONTH CD Balance Forward 21253.54

Joint Owner:

CANDACE BRUCE

10/31 Ending Balance 21253.54

24 MONTH CD will mature on 01/27/25

Dividends Paid Year to Date 63.47

*** ANNUAL PERCENTAGE RATE 3.480% *** Periodic Rate (Daily) .009534%

10/01 ID 0003 2019 RAM 2500 Balance Forward 14181.81

10/20 Payments -14181.81 33.80 14215.61 0.00

10/20 ID 0003 2019 RAM 2500 Closed

*** This is the final statement you will receive for this account ***

*** Please retain this final statement for tax reporting purposes ***

Interest Paid Year to Date 570.47

Total Dividends Paid Year to Date 547.47

Total Interest Paid Year to Date 570.47

===== Account Balance Summary =====
Total Shares Balance | Total Loans Balance
SHARE SAVINGS 100.08 | 2019 RAM 2500 0.00

--- Continued on following page ---

108,443

U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA
Bankruptcy Petition No.: 24-00179

IN RE: Dennis Clifford Bruce,
Debtor.

Voluntary

341

SECTION 341 MEETING OF CREDITORS

MARCH 4, 2024

Due to the quality of the recorded media, portions were unable to be transcribed. The transcript may also include misinterpreted words. The transcriber was not present at the time of the recording; therefore, this transcript should not be considered verbatim.

AUDIO RECORDING WAS TRANSCRIBED BY:

Sarah M. Elvington, RPR
Lexitas Legal - Transcription
711 North Eleventh Street
St. Louis, Missouri 63101
(800) 280-3376

T R A N S C R I P T I O N

TRUSTEE: Okay. This is the meeting of creditors for Dennis Bruce. It's case 24-00179. The case was filed on March 4.

Mr. Bruce, raise your right hand. Do you swear or affirm the testimony you're about to give in this case will be the truth, the whole truth, and nothing but the truth?

MR. BRUCE: I do.

(Whereupon, the debtor is sworn.)

TRUSTEE: Okay. At the time you filed this case you showed an address in Marion. Has that address remained the same since you filed this case?

MR. BRUCE: Yes.

TRUSTEE: If that address does change while this case remains open, make certain that you advise your attorney, myself, and the bankruptcy court.

Who do I have on the phone that's interested in this case?

MR. LUDOLPH: This is Mark Ludolph from Heyl, Royster, Voelker & Allen on behalf of Caterpillar Financial Services Corporation.

TRUSTEE: Okay. Have you filed an appearance in the case?

MR. LUDOLPH: I have.

1 TRUSTEE: Okay. Tell me your last name again,
2 Mark.

3 MR. LUDOLPH: Ludolph. It's L-U-D-O-L-P-H. It's
4 just like the reindeer, only an "L."

5 TRUSTEE: Okay. All right. Anyone else?

6 MR. MOSCOVE: Yes. This is Evan Moscové. I'm here
7 for Green Note Capital Partners. I just filed my appearance
8 yesterday.

9 TRUSTEE: Okay. And I saw that one. I remember
10 that one. Anyone else?

11 MR. MOSCOVE: Thank you.

12 MR. LANGSTON: (Inaudible.) I'm Eric Langston for
13 Ditch Witch of Virginia. And I just want to file my
14 appearance. I'll get that out.

15 TRUSTEE: Okay. I know where you're at. So I was
16 just trying to make it simpler so I can look and get
17 addresses. Okay. Anyone else? So I've got Mark, Evan, and
18 Eric. All right. I will -- we're going to proceed.

19 I've reviewed your Iowa driver's license and
20 Social Security card. The information that's reflected in
21 those documents agrees with the 341 meeting notice.

22 Counsel, can you confirm that the driver's
23 license forwarded to me by your office does depict your
24 client who is the debtor in this case.

25 MR. MARTIN: Yes.

1 TRUSTEE: Okay. Back to you, Mr. Bruce. Did you
2 reside in the state of Iowa during the entire two years prior
3 to March 4, the date this case was filed?

4 MR. BRUCE: Yes.

5 TRUSTEE: Did you review the petition schedules,
6 Statement of Financial Affairs, and other documents that have
7 been filed for you in this case with your attorney before
8 they were signed?

9 MR. BRUCE: Yes.

10 TRUSTEE: Were you personally familiar with the
11 information that you reviewed in those documents?

12 MR. BRUCE: Yes.

13 TRUSTEE: Did you sign the documents?

14 MR. BRUCE: Yes.

15 TRUSTEE: Were the documents true and correct at
16 the time you did sign them?

17 MR. BRUCE: They are correct, but I believe that
18 there is an error in part of the documents that I believe
19 that Trustee has found.

20 TRUSTEE: And what error would that be?

21 MR. BRUCE: There was an additional payment to my
22 residence that was not recorded in the filing.

23 TRUSTEE: Okay. That's a payment to the mortgage;
24 is that right?

25 MR. BRUCE: Yes, sir.

1 TRUSTEE: And I believe that amount was 50,000?

2 MR. BRUCE: That is correct.

3 TRUSTEE: Okay. Anything else that should be
4 brought to my attention at this time?

5 MR. BRUCE: To my knowledge, I'm not aware of it.

6 TRUSTEE: All right. Have you filed bankruptcy
7 previously?

8 MR. BRUCE: Never.

9 TRUSTEE: Did you list all of your property in the
10 schedules filed in this case?

11 MR. BRUCE: I did, yes.

12 TRUSTEE: Did you list all of your debts in the
13 schedules filed in this case?

14 MR. BRUCE: Yes.

15 TRUSTEE: Okay. You list a debt owing to BMW
16 Financial Services that's secured by -- it's a lease on a BMW
17 430. You're going to retain that vehicle and enter into a
18 reaffirmation agreement?

19 MR. BRUCE: Yes.

20 MR. MARTIN: Excuse me. I'm Ron Martin. Actually,
21 the documents is an assumption of the lease as opposed to a
22 reaffirmation agreement.

23 TRUSTEE: Okay.

24 MR. MARTIN: We provided that document to you and
25 we've gotten the signed document back from BMW.

1 TRUSTEE: Okay. And I've seen that document so I'm
2 familiar with what you're talking about.

3 Okay. I'm looking through the schedules. You
4 have -- there's a question in the Statement of Financial
5 Affairs, question 6, we've got a payment for legal fees. Is
6 that the only payment that you've made for legal fees to
7 Mr. Martin's office?

8 MR. MARTIN: What page is that?

9 TRUSTEE: Page 2, question 6.

10 MR. BRUCE: Based on the (inaudible) that is
11 correct.

12 TRUSTEE: Okay.

13 MR. BRUCE: We're going to confirm it real quick.

14 TRUSTEE: All right. Then at the top of the next
15 page are -- there are payments to IBMC, which is the mortgage
16 holder on your -- was the mortgage holder on your home;
17 correct?

18 MR. BRUCE: Yes.

19 TRUSTEE: And that's where the \$50,000 payment
20 should go?

21 MR. BRUCE: That is correct.

22 TRUSTEE: I think there was also a small payment,
23 about 6,800 bucks, that went to them also; does that sound
24 right?

25 MR. BRUCE: Yes, I believe so.

1 TRUSTEE: Okay.

2 MR. BRUCE: What I'm seeing, it was the final
3 payment, yes.

4 TRUSTEE: Yeah, I just found it's 6,724.58, I
5 believe.

6 MR. BRUCE: That sounds correct.

7 TRUSTEE: Okay.

8 MR. BRUCE: I don't remember the exact number, but
9 it sounds correct.

10 TRUSTEE: Okay. In question 8 there's a payment to
11 Candace Bruce. And Candace Bruce is your wife?

12 MR. BRUCE: Yes.

13 TRUSTEE: And that disclosure says that you paid
14 her \$23,754, and that was 50 percent, half of a Robinhood
15 brokerage account.

16 MR. BRUCE: That is correct.

17 TRUSTEE: And that closed that account; is that
18 right?

19 MR. BRUCE: There -- for the app itself, I was
20 unable to withdraw the last -- at the time it was about
21 \$10,000. I don't know the amount today, obviously, it's a
22 stock. I no longer have access to it and I was unable to
23 withdraw the funds prior to filing. So those funds are still
24 floating within the Robinhood account.

25 TRUSTEE: Okay.

1 MR. BRUCE: However, again, I do not have access to
2 it because with filing the business bankruptcy, I no longer
3 have that e-mail address and I no longer have access to that
4 account.

5 TRUSTEE: Okay. So you --

6 MR. MARTIN: Larry, this is Ron Martin. So we
7 discussed it and Dennis said that we needed to file when we
8 needed to file. So I believe if you can get that ten grand
9 out of there, then it's property of the bankruptcy estate.
10 We could not --

11 TRUSTEE: Okay.

12 MR. MARTIN: -- at the time.

13 TRUSTEE: Okay. So tell me -- I know it's an
14 online brokerage. I've never dealt with them. You
15 apparently have to -- what do you have, two-factor
16 authentication?

17 MR. BRUCE: Yes.

18 TRUSTEE: Okay. So the -- they were going to send
19 a code back to your office e-mail and you didn't have that
20 office e-mail?

21 MR. BRUCE: Correct. And then I tried to -- tried
22 to video or picture taking my driver's license. It did not
23 work. I tried -- for authentication -- I also tried my
24 passport and that did not work either --

25 TRUSTEE: Okay.

1 MR. BRUCE: -- for authentication. I reached out
2 to Robinhood. There's no phone number to call anyone, but I
3 e-mailed in correspondence. I reached out to a couple of
4 different parties within their website e-mail contact list
5 and it never went anywhere.

6 TRUSTEE: Okay.

7 MR. BRUCE: And I even stated that I was filing for
8 bankruptcy and I needed access and so forth.

9 TRUSTEE: So do you have an account number? Do you
10 have some account statements that you printed off?

11 MR. BRUCE: I do not believe I have any account
12 statements because everything was accessed through that
13 portal, online portal.

14 TRUSTEE: So how am I going to identify this? Good
15 question? So --

16 MR. MARTIN: Larry, excuse me, this is Ron Martin.
17 Naturally, Dennis will assist you. I mean, if you want him
18 to try reaching out to them again and maybe he can bring the
19 weight of the federal bankruptcy court on them and maybe make
20 some knees rattle.

21 TRUSTEE: Okay.

22 MR. MARTIN: Dennis will try to (inaudible). You
23 know, right now, if we could have got it out and put it in an
24 exempt asset, we would have. We can't, and so we didn't.

25 TRUSTEE: Okay. And --

1 MR. MARTIN: (Inaudible.)

2 TRUSTEE: And you say that it was a stock
3 investment; is that right?

4 MR. BRUCE: A stock investment?

5 TRUSTEE: Or was it just cash? What's left in the
6 account?

7 MR. MARTIN: It's a brokerage account. Are there
8 stocks in there, Dennis?

9 MR. BRUCE: Yeah, it's purchasing stock.

10 TRUSTEE: I understand that. But you said you
11 didn't know the value today. Is that because it's invested
12 in one or more stocks?

13 MR. BRUCE: That is correct.

14 TRUSTEE: Okay. All right. Well, I'm going to
15 work through them hopefully and try and get that done. In
16 that same question, Statement of Financial Affairs question 8
17 on payments, it says \$60,000 paid off the joint mortgage. We
18 know that amount's a different number because of what we've
19 already talked about.

20 Prior to -- prior to the lump sum payments that
21 you've disclosed in the schedules, what were your payments to
22 your mortgage holder, IBMC?

23 MR. BRUCE: Is your question, what was the normal
24 monthly payment?

25 TRUSTEE: Yes.

1 MR. BRUCE: One second.

2 TRUSTEE: Let me ask this before you go digging for
3 that. Did -- you would have paid off that mortgage. You
4 would have gotten a tax document from them. The mortgage
5 holder more than likely listed all of your payments in the
6 last year. Do you recall having received that?

7 MR. BRUCE: I did receive an end-of-the-year
8 listing of our -- you know, how much interest I paid in.

9 TRUSTEE: Okay.

10 MR. BRUCE: The regular monthly payment, I paid
11 twice a month. That twice-a-month payment was -- I sometimes
12 paid a little extra, but the minimum requirement was
13 \$1,737.02.

14 TRUSTEE: Okay. And you say you sometimes paid a
15 little extra. Are you talking a few hundred dollars?

16 MR. BRUCE: A few hundred dollars per month.

17 TRUSTEE: Okay. So at the beginning of last year,
18 2023, what do you think that mortgage balance was?

19 MR. BRUCE: I don't know.

20 TRUSTEE: All right. Can you locate the mortgage
21 statement that you received?

22 MR. BRUCE: The one that I received for the end of
23 the year for taxes, yes.

24 TRUSTEE: Yes. Will you provide that to me?

25 MR. BRUCE: Sure.

1 TRUSTEE: Okay. You list a number of lawsuits in
2 the -- number of lawsuits in the schedules. I'm getting a
3 horrible echo. Is somebody on a conference phone somewhere?

4 UNIDENTIFIED MALE: I am.

5 TRUSTEE: Okay, yeah, maybe that's where it's
6 coming from. I know I am also. I can't record and write
7 otherwise so -- okay.

8 So there's a number of lawsuits that you've
9 listed in an answer to question 9 of the Statement of
10 Financial Affairs. Was any money or property taken from you
11 as the result of any of those lawsuits?

12 MR. BRUCE: Personally, no.

13 TRUSTEE: Okay. Did any of those -- did you make
14 payment to anybody to terminate or end any of those lawsuits?

15 MR. BRUCE: Not personally.

16 TRUSTEE: So when you say "not personally," I
17 assume that the corporation made some payments.

18 MR. BRUCE: Possibly. I didn't do -- I did not do
19 a comparison.

20 TRUSTEE: Okay.

21 MR. MARTIN: Larry, this is Ron Martin. I think
22 the ones where they said BDC Group and Dennis Bruce, that
23 they were filing against both of them, they were probably
24 initially stayed by BDC Group and then we had some people who
25 were suing Mr. Bruce on personal guarantees.

1 TRUSTEE: Yeah.

2 MR. MARTIN: That's pretty much what (inaudible)
3 his filing.

4 TRUSTEE: Okay. Okay. In the two years prior to
5 March 4, the date this case was filed, did you sell,
6 transfer, give away, or have taken from you any property?

7 MR. BRUCE: No.

8 TRUSTEE: There's this -- there was the sale of a
9 motor vehicle that was disclosed in an e-mail to me. Was
10 that titled in your name?

11 MR. BRUCE: Yes.

12 TRUSTEE: So that probably should be listed here;
13 is that right?

14 MR. BRUCE: It is. The funds were. Sorry, maybe
15 not the vehicle, but the funds were.

16 TRUSTEE: Whose name was the 2018 Jeep in that was
17 sold in early January of '24?

18 MR. BRUCE: It was in my name.

19 TRUSTEE: And was that when it was sold, January of
20 '24?

21 MR. BRUCE: That sounds correct.

22 TRUSTEE: Okay. And there was \$16,250 deposited to
23 a bank account of yours.

24 MR. BRUCE: That's correct.

25 TRUSTEE: Is that what that vehicle was sold for?

1 MR. BRUCE: It was sold for actually double that,
2 and I split -- gave half to my wife and half to myself.

3 TRUSTEE: Was it jointly owned?

4 MR. BRUCE: Yes.

5 TRUSTEE: Any other property sold, transferred,
6 given away, taken from you in the two years prior to filing?

7 MR. BRUCE: No.

8 TRUSTEE: Did anyone other than yourself have
9 possession to any of your property on the date you filed this
10 case, March 4? We've talked about Robinhood so exclude them.

11 MR. BRUCE: Just my wife.

12 TRUSTEE: How long have you owned your home?

13 MR. BRUCE: 2016, I believe.

14 TRUSTEE: The mortgage that was recently paid off,
15 when was that mortgage acquired?

16 MR. BRUCE: 2016.

17 TRUSTEE: Okay. So it was an original mortgage?

18 MR. BRUCE: Yes.

19 TRUSTEE: Do you have any debts that are unpaid for
20 repair or improvement of your home?

21 MR. BRUCE: There is nothing unpaid at this time.

22 TRUSTEE: Was there around March 4?

23 MR. BRUCE: No.

24 TRUSTEE: The only motor vehicle that's listed in
25 the schedules is a 2023 BMW. Did you have ownership interest

1 in any other motor vehicles at the time you filed this case
2 on March 4?

3 MR. BRUCE: Personally, we had the BMW and the Jeep
4 Wrangler, and that's it. They were -- now, to clarify, there
5 were some vehicles that were BDC/Dennis Bruce that were
6 titled that went and stayed with the company that the company
7 paid for.

8 TRUSTEE: So were they jointly titled to the
9 corporation and to you?

10 MR. BRUCE: The loans were. I can't necessarily
11 say the titles necessarily were.

12 TRUSTEE: Okay.

13 MR. BRUCE: And then the company paid for all of
14 those vehicles, obviously.

15 TRUSTEE: All right. You list a number of bank
16 accounts: GreenState Credit Union, Veridian Credit Union,
17 Collins Community Credit Union, and another Veridian Credit
18 Union. Three of those are checking accounts and one is a
19 savings account. Did you have any ownership interest in any
20 other accounts at the time you filed this case?

21 MR. BRUCE: No.

22 TRUSTEE: Okay, not -- I know of Robinhood, so
23 that's an account. So how about, had you closed any accounts
24 that you had at any time in the prior year, any account in
25 which you could deposit money?

1 MR. BRUCE: In the last year?

2 TRUSTEE: Yes.

3 MR. BRUCE: There might have been an account that's
4 less than 12 months old from F&M Bank, but I don't believe
5 so.

6 TRUSTEE: Okay. So it would be on the outside
7 edges of one year?

8 MR. BRUCE: Yes. The funds were either transferred
9 into one of the three other accounts (inaudible) Veridian,
10 Collins, or GreenState.

11 TRUSTEE: Okay.

12 MR. BRUCE: Okay.

13 TRUSTEE: You list ownership of the BDC Group,
14 Inc., stock. Did you have ownership interest in any other
15 partnerships, limited liability companies, joint ventures, or
16 corporations?

17 MR. BRUCE: No.

18 TRUSTEE: The Collins Community Credit Union IRA is
19 a newly created IRA?

20 MR. BRUCE: Yes.

21 TRUSTEE: Have you filed your tax returns yet for
22 2023?

23 MR. BRUCE: I did, but we may request -- depending
24 on circumstances with BDC Group, I only filed based on my
25 wife and I's employment W-2s, I think that's what they are.

1 BDC Group -- the trustee for BDC Group did not or does not
2 intend on filing taxes for BDC Group.

3 So the question is today: Do we -- what do we
4 do with that? As you know, BDC Group, with the losses -- and
5 I filed that as an S Corp. -- may change the outcome of the
6 tax liability for me, personally, if BDC Group had taxes
7 filed, if that makes sense.

8 TRUSTEE: Yeah, I do understand what you're saying.
9 Can you provide me with a copy of your 2023 tax returns, both
10 state and federal?

11 MR. BRUCE: For me, personally?

12 TRUSTEE: Yes.

13 MR. BRUCE: Yes.

14 TRUSTEE: I'm sorry, did you answer that question?

15 MR. BRUCE: I did. Yes.

16 TRUSTEE: Okay. So you'll provide me with a copy
17 of those personally filed 2023 tax returns?

18 MR. BRUCE: Yes. And currently, it's -- the money
19 is owed to federal and a smaller return on state.

20 TRUSTEE: Okay.

21 MR. BRUCE: But we'll get you a copy of that.

22 TRUSTEE: Okay. And as you say, that could change
23 depending -- or if you write off more of your investment or
24 ownership of the corporation?

25 MR. BRUCE: That's correct. We have -- if we add

1 BDC Group to that process, most likely there'll be a return
2 versus a payment owed.

3 TRUSTEE: Okay. You do list some tax debts in the
4 schedules. Are those your personal tax debts or are those
5 corporate tax debts? It looks like they're corporate.

6 MR. BRUCE: What page?

7 MR. MARTIN: What page are you talking --

8 TRUSTEE: Well, I'm on page -- I'm on the Schedule
9 E/F, page 1 and page 2. You list Internal Revenue Service
10 and Iowa Department of Revenue as the first two creditors.

11 MR. BRUCE: Yeah, that's definitely BDC Group.

12 TRUSTEE: Okay. Do you think those are payroll
13 taxes?

14 MR. BRUCE: Yes.

15 TRUSTEE: Have you been personally assessed for
16 those payroll taxes?

17 MR. BRUCE: I don't understand the question.

18 MR. MARTIN: Larry, this is Ron Martin. I don't
19 think he has been personally assessed yet. I think that it's
20 going to come down to the responsible -- who's the
21 responsible party, and our position is that Dennis was not
22 the one who was supposed to be writing the checks.

23 My understanding -- and I didn't get the BDC
24 Group, but my understanding was, when they got close to the
25 time where they thought that they could not cash flow a plan,

1 then the primary secured lender cut off cash and it
2 accumulated. That much is owed in taxes, is my
3 understanding. So out of an abundance of caution we put it
4 in there so that the IRS would know.

5 TRUSTEE: Okay. Did anyone owe you any money or
6 property or did you have a claim against anyone for any sort
7 of money damages as of March 4, the date you filed this case?

8 MR. BRUCE: No.

9 TRUSTEE: Did you own any snowmobiles,
10 four-wheelers, ATVs, two-wheeled vehicles, or watercraft on
11 March 4?

12 MR. BRUCE: No.

13 TRUSTEE: Have you filed all of the tax returns
14 you're required to file?

15 MR. BRUCE: Yes, I have.

16 TRUSTEE: And we talked about tax refunds. You say
17 that you owe on the federal return and you have a small Iowa
18 refund.

19 MR. BRUCE: Yes.

20 TRUSTEE: Are you an heir or a beneficiary of an
21 estate or a trust?

22 MR. BRUCE: No.

23 TRUSTEE: If you do inherit or become entitled to
24 receive proceeds from a life insurance policy as the result
25 of a death that occurs within 180 days after March 4, make

1 certain that you advise your attorney, myself, and the
2 bankruptcy court because that property would become an asset
3 of this bankruptcy case.

4 In the year prior to March 4, did you purchase,
5 use, or receive cashier's checks, money orders, or any sort
6 of prepaid debit or credit card?

7 MR. BRUCE: I think no, but can you -- can you
8 rephrase that or ask it again? I'm sorry.

9 TRUSTEE: Sure. In the year prior to March 4, the
10 date this case was filed, did you purchase, use, or receive
11 cashier's checks or money orders or any sort of prepaid debit
12 or credit card?

13 MR. BRUCE: Oh, no.

14 TRUSTEE: All right. Do you have a court-ordered
15 obligation to pay support or expenses for the benefit of a
16 child or former spouse?

17 MR. BRUCE: I do not owe any, no.

18 TRUSTEE: Do you have an obligation, however?

19 MR. BRUCE: No.

20 TRUSTEE: Are you employed presently?

21 MR. BRUCE: Yes.

22 TRUSTEE: Where are you employed?

23 MR. BRUCE: I just started with an organization
24 called Vertek.

25 TRUSTEE: Do you have an ownership interest in

1 that?

2 MR. BRUCE: No.

3 TRUSTEE: Do you have a right to purchase ownership
4 in that entity?

5 MR. BRUCE: No.

6 TRUSTEE: When did you start with Vertek?

7 MR. BRUCE: Two weeks ago.

8 TRUSTEE: Was your wife employed during 2023?

9 MR. BRUCE: She was employed for BDC Group.

10 TRUSTEE: So no other employment other than BDC
11 Group for your wife?

12 MR. BRUCE: Nope.

13 TRUSTEE: Hello?

14 UNIDENTIFIED MALE: Oh, yeah, I'm here for the
15 meeting for BDC Group.

16 TRUSTEE: Okay. Who are you?

17 UNIDENTIFIED MALE: (Inaudible.)

18 TRUSTEE: I'm sorry, I can't hear you. You've got
19 a lot of background noise.

20 UNIDENTIFIED MALE: Capital Installations and
21 Services.

22 TRUSTEE: You're going to have to say it again.

23 UNIDENTIFIED MALE: Capital Installations and
24 Services.

25 TRUSTEE: Okay. And are you just an employee for

1 them? What's your status with them?

2 UNIDENTIFIED MALE: They owe me some money. I was
3 a subcontractor.

4 TRUSTEE: Okay. Is it Dennis Bruce that owes or is
5 it BDC Group?

6 UNIDENTIFIED MALE: What was that? BDC. BDC.

7 TRUSTEE: Okay. And that's who owed you money?

8 UNIDENTIFIED MALE: Yes.

9 TRUSTEE: Okay. Well, we're about -- we're an hour
10 into this -- well, 45 minutes into this phone call right now.
11 Okay. I've got some other questions that I want to ask.
12 Let's see.

13 Did you make a -- on the lease of the BMW, I
14 think it was a lease in February of '23, did you make a down
15 payment?

16 MR. BRUCE: I don't believe so.

17 TRUSTEE: Did you prepay any of the lease payments?

18 MR. BRUCE: No.

19 TRUSTEE: Was that your personally driven vehicle
20 from the time that it was leased?

21 MR. BRUCE: It actually was a vehicle my wife
22 drives. I drove a company BDC Group owned vehicle for my
23 usage standpoint. And then we shared the Wrangler.

24 TRUSTEE: So the two of you drove the Jeep Wrangler
25 that was sold?

1 MR. BRUCE: Yes.

2 TRUSTEE: Did you provide a financial statement to
3 the leasing company when you acquired the lease?

4 MR. BRUCE: I don't know if I filled out a
5 financial statement other -- I mean an application and say
6 what my income was, if that's what you're asking, yes.

7 TRUSTEE: You have listed -- or I have seen
8 evidence of several credit cards that you would have used.
9 Have all of those credit card balances been paid as of the
10 time you filed this case, March 4? I'm sorry if you
11 answered. I didn't get it.

12 MR. BRUCE: Yes, they were paid in full at the time
13 of filing.

14 TRUSTEE: And you continued to use those credit
15 cards up until the time you did file?

16 MR. BRUCE: I started cutting back and
17 transitioning to my wife.

18 TRUSTEE: What do you -- I'm not sure I understand
19 transitioning to your wife.

20 MR. BRUCE: Well, I cut back my usage. But, yes, I
21 did use it all the way up until March.

22 TRUSTEE: Okay. Did your wife have separate credit
23 cards?

24 MR. BRUCE: She has a separate credit card, yes.

25 TRUSTEE: Only one that you know of?

1 MR. BRUCE: Fair statement. To my knowledge, I
2 think she has two.

3 TRUSTEE: Okay. Did you make payments on those
4 credit cards?

5 MR. BRUCE: I did not, no.

6 TRUSTEE: We -- you've disclosed that you made --
7 let's see -- you split the Robinhood account, I think you
8 split a certificate of deposit, and then you paid off the
9 mortgage. Were there any other transfers -- direct transfers
10 to your wife or transfers that would have benefited her that
11 occurred in the year prior to filing?

12 MR. BRUCE: Not that I'm aware of, no.

13 TRUSTEE: Did you transfer to -- or did you travel
14 to Mexico this spring?

15 MR. BRUCE: No.

16 TRUSTEE: Did you go anywhere else more than 500
17 miles from Iowa at any time prior to today and during 2024?

18 MR. BRUCE: Yes.

19 TRUSTEE: Where would that have been?

20 MR. BRUCE: I went to a job interview for Vertek,
21 the corporate offices in Florida. I flew there. The company
22 paid for it.

23 TRUSTEE: Okay.

24 MR. BRUCE: But then I drove to an interview with
25 another company in South Dakota. It was more than -- I think

1 it was more than 500 miles.

2 TRUSTEE: Okay.

3 MR. BRUCE: Maybe not.

4 TRUSTEE: It seemed like it, I'm sure.

5 MR. BRUCE: Yeah, it was a long drive.

6 TRUSTEE: Yeah, I'll bet. Do you know a Paul
7 Turner?

8 MR. BRUCE: It sounds familiar.

9 TRUSTEE: Would either you or the company have sold
10 a motor vehicle to him sometime in November -- October or
11 November of '23?

12 MR. BRUCE: Yes. The company sold the vehicle,
13 yeah.

14 TRUSTEE: What kind of vehicle was it?

15 MR. BRUCE: It was a pickup truck, Dodge Ram.

16 TRUSTEE: Okay. So do you know him now, now that
17 you've refreshed your recollection?

18 MR. BRUCE: I mean, yes. I looked it up, yeah.

19 TRUSTEE: Do you recall the date of filing of the
20 corporate bankruptcy?

21 MR. BRUCE: The Chapter 11 was filed sometime, I
22 believe, June 13.

23 TRUSTEE: June 13th?

24 MR. BRUCE: June 13, 2023.

25 TRUSTEE: Okay.

1 MR. BRUCE: And they converted to a Chapter 7 in
2 February -- or January.

3 TRUSTEE: That's fine. Were there any sales of
4 corporate property that occurred from June 13 until the time
5 the case was converted?

6 MR. BRUCE: Anything that was sold was disclosed to
7 the -- during that Chapter 11 process, yes.

8 TRUSTEE: So there should be an application to sell
9 that's of record in the bankruptcy case, that's your belief?

10 MR. BRUCE: I don't know if anything was turned
11 into the courts, but there was communication within our
12 attorney and the trustee and we recorded and reported monthly
13 statements of the daily transactions for the company.

14 TRUSTEE: So the Dodge Ram that was sold, who
15 negotiated that sale to Paul Turner?

16 MR. BRUCE: I did.

17 TRUSTEE: And how did you know Paul Turner?

18 MR. BRUCE: I did not.

19 TRUSTEE: Okay. So how did you find Paul Turner to
20 buy this vehicle or to sell the vehicle to him?

21 MR. BRUCE: The vehicle was advertised.

22 TRUSTEE: Okay. The loan at the credit union was
23 paid off; is that right?

24 MR. BRUCE: That is correct.

25 TRUSTEE: What happened to the balance of the sales

1 proceeds?

2 MR. BRUCE: Any remaining balance went to BDC.

3 TRUSTEE: Okay. Do you know how much the truck was
4 sold for, the Dodge Ram?

5 MR. BRUCE: I do not recall.

6 TRUSTEE: So you're saying that --

7 MR. BRUCE: (Inaudible.)

8 TRUSTEE: I'm sorry, I interrupted.

9 MR. BRUCE: (Inaudible) by my CFO.

10 TRUSTEE: I'm sorry, I didn't hear that.

11 MR. BRUCE: All of the financial transactions were
12 handled by my CFO.

13 TRUSTEE: Okay. So the money that came in from the
14 sale to Paul Turner, that would have been handled by the CFO?

15 MR. BRUCE: The money was handled by me to be able
16 to get access to the title and --

17 TRUSTEE: So was the check payable to you?

18 MR. BRUCE: -- then -- and then the remaining went
19 to BDC.

20 TRUSTEE: Did he, Paul Turner, pay by check or did
21 he pay cash?

22 MR. BRUCE: I don't -- I think -- I don't recall.

23 TRUSTEE: Would he have written the check to you or
24 to the corporation?

25 MR. BRUCE: I don't recall.

1 TRUSTEE: Did he write a check or did he pay cash?

2 MR. BRUCE: I believe he paid cash.

3 TRUSTEE: Do you know what the purchase price was?

4 MR. BRUCE: No.

5 TRUSTEE: Did you give a bill of sale to him?

6 MR. BRUCE: I don't think so.

7 TRUSTEE: Is there a cable company that you were
8 involved in at the time that the BDC bankruptcy was being
9 converted?

10 MR. BRUCE: No.

11 TRUSTEE: If I -- I don't want to put words in your
12 mouth, but I think your answer was that all transfers of
13 assets by the corporation were told to your attorney and to
14 the U.S. Trustee; is that correct?

15 MR. BRUCE: I believe that's what -- yeah, yes.

16 TRUSTEE: Were there any sales proceeds of
17 corporate assets that were either payable to you or payable
18 to your wife?

19 MR. BRUCE: No.

20 TRUSTEE: So there would be no transfers of money
21 or property from the corporation to your wife in the year
22 prior to filing?

23 MR. BRUCE: Only her payroll.

24 TRUSTEE: How about to you? Would there have been
25 any transfers of money or property other than payroll to you

1 at any time in the year prior to filing?

2 MR. BRUCE: Nothing but payroll.

3 TRUSTEE: Okay.

4 MR. BRUCE: Everything was recorded.

5 TRUSTEE: Okay. Let's start with questions by
6 everybody else that's on the phone. Mark, do you have
7 questions for Caterpillar?

8 MR. LUDOLPH: I have just one briefly, and I think
9 I asked Mr. Bruce this on the BDC meeting of creditors. But
10 has he gotten any further communication on the insurance
11 claim for the collateral that was stolen in Virginia?

12 MR. BRUCE: I informed the trustee and the bank
13 that the insurance claim has been denied by the insurance
14 company.

15 MR. LUDOLPH: Okay. Do you have a copy of that
16 denial or --

17 MR. BRUCE: I have the -- a voice recording that I
18 submitted to the trustee.

19 MR. LUDOLPH: Okay, thank you. I'll -- I will --
20 did they give a basis for the denial?

21 MR. BRUCE: Some clause that didn't make sense.

22 MR. LUDOLPH: Okay. Thank you. That's all of the
23 questions I have.

24 TRUSTEE: Okay. Evan, do you have questions on
25 behalf of Green Note Capital Partners?

1 MR. MOSCOVE: Yes, I have a few. It shouldn't take
2 too long. I was just wondering, can you spell Vertek? I'm
3 Not familiar with that company.

4 MR. BRUCE: V-E-R-T-E-K.

5 MR. MOSCOVE: You said they're out of Florida. Do
6 you know where in Florida?

7 MR. BRUCE: Boca Raton.

8 MR. MOSCOVE: And what are you doing for them, sir?

9 MR. BRUCE: Sales.

10 MR. MOSCOVE: Okay. And are you a W-2 wage earner
11 or 1099 independent contractor?

12 MR. BRUCE: W-2.

13 MR. MOSCOVE: Okay. Now, as far as your dealings
14 with Green Note -- I'm sorry I just heard some feedback.
15 Excuse me.

16 So in any event, as far as your dealings with
17 Green Note, it looks like you, as guarantor, and BDC entered
18 into contracts probably on or around April 19th of 2023; does
19 that sound about right?

20 MR. BRUCE: That sounds about right. I'm not sure
21 of the exact date.

22 MR. MOSCOVE: Yeah, no. And how did you get in
23 touch with them?

24 MR. BRUCE: My CFO found them online --

25 MR. MOSCOVE: Okay.

1 MR. BRUCE: -- to my knowledge.

2 MR. MOSCOVE: And the April 19th contract, you
3 know, it could be a day before or a day after, but was there
4 just one contract between you guys or were there prior
5 dealings or subsequent contracts? I'm just trying to get a
6 sense of how many agreements there were between BDC and Green
7 Note.

8 MR. BRUCE: To my knowledge, there's nothing prior
9 to that.

10 MR. MOSCOVE: Okay. Okay. Anything after or no?

11 MR. BRUCE: Not that I'm aware of.

12 MR. MOSCOVE: And how was -- and how was -- how
13 would you characterize the performance of BDC, you know, in
14 that April/May 2023 time frame?

15 MR. BRUCE: Can you clarify the question.

16 MR. MOSCOVE: Yeah, just, was the company -- yeah,
17 sure. Was the company losing money at the time that you
18 entered into the BDC and Green Note contract -- that BDC
19 entered into a contract with Green Note or, you know, was it
20 profitable in that time frame?

21 MR. BRUCE: We were -- had lost a lawsuit in the
22 fall of 2022 that impacted cash, and the results of impacting
23 that cash is why we're -- received a loan from Green Note.

24 MR. MOSCOVE: Okay. And that lawsuit was with who
25 again?

1 MR. BRUCE: I'm looking.

2 MR. MOSCOVE: I mean, if it's disclosed somewhere
3 then -- I was just -- I could probably look to save everyone
4 time as long as it's the May 2022 lawsuit. That's when it
5 was?

6 MR. MARTIN: It's probably disclosed on the BDC
7 Group bankruptcy.

8 MR. MOSCOVE: It does ring a bell. Yeah, no, it
9 does ring a bell. I thought maybe he would be able to
10 remember, but no big deal.

11 MR. BRUCE: (Inaudible.)

12 MR. MOSCOVE: Excuse me, Liquid something?

13 MR. BRUCE: Liquid Capital.

14 MR. MOSCOVE: Oh, okay. Thank you. And the money
15 that you received from Green Note, what did BDC -- the money
16 that BDC received from Green Note, what did BDC use that for?

17 MR. BRUCE: To pay vendors.

18 MR. MOSCOVE: Okay. And was it a lump sum payment
19 that BDC received or was it payments every week? How did
20 that work?

21 MR. BRUCE: I don't recall specifically.

22 MR. MOSCOVE: Okay. Okay. Do you remember the
23 vendors that received that -- the vendors that the money --
24 the money -- let me start over, I'm sorry.

25 The money that BDC received from Green Note to

1 pay vendors, do you recall which vendors were paid, some of
2 them?

3 MR. BRUCE: No. I didn't handle that. My CFO did.

4 TRUSTEE: What was his name again?

5 MR. BRUCE: Todd Shores.

6 MR. MOSCOVE: Okay. Did you -- I'm sorry. Did BDC
7 obtain any loans after the Green Note loan? Were there any
8 additional loans that BDC received before they filed for
9 bankruptcy but after the Green Note loan?

10 MR. BRUCE: I don't recall.

11 MR. MOSCOVE: Okay. Okay. I think that's all I
12 have for you today, sir. Thank you very much.

13 TRUSTEE: Okay. How about Eric Langston?

14 MR. LANGSTON: Bruce, when you were at BDC you sold
15 some equipment to Ditch Witch of Virginia; correct?

16 MR. BRUCE: BDC Group did.

17 MR. LANGSTON: Yeah. And so, for instance, there
18 was a -- there was a May 5, 2023 bill of sale that was made
19 between BDC and Ditch Witch of Virginia and it was signed for
20 by BDC Group by the president and CEO. Would that have been
21 you?

22 MR. BRUCE: That would have been me.

23 MR. LANGSTON: Okay. But that equipment was
24 encumbered by a senior secured creditor, was it not?

25 MR. BRUCE: Yes.

1 MR. LANGSTON: And the bill of sale said that you
2 warranted that that equipment was being sold free and clear
3 of all liens (inaudible) and adverse claims of every nature
4 and description; correct?

5 MR. BRUCE: I don't know that.

6 MR. LANGSTON: In the bill of sale it would have
7 made some representations (inaudible); correct?

8 MR. BRUCE: Say that again.

9 MR. LANGSTON: Sure. The bill of sale, it would
10 have contained some representations and warranty by you;
11 correct?

12 MR. MARTIN: Wait a second. Eric, I don't want to
13 be too much of a jerk here because I know you're trying to
14 get some information. But you keep saying "you," and today
15 we're doing Dennis Bruce. The person that sold the equipment
16 or any equipment was BDC Group.

17 If you're going to try to testify into this 341
18 meeting about the content of a bill of sale without the
19 actual documents, I'm going to have to object to that. If
20 you want to do your own 2004 examination, I invite you to do
21 so.

22 But today, without those documents, I'm going to
23 caution my client to just deal with answering any question
24 based on his memory. And it sounds like that today he does
25 not have the actual memory of that particular document.

1 MR. LANGSTON: He did say that he remembered
2 signing it.

3 MR. BRUCE: I recall signing a bill of sale. Do I
4 have any specifics to that? I have no idea. Honestly, I
5 can't even recall that it said "bill of sale" on it.

6 MR. LANGSTON: All right. I think those were the
7 questions I had.

8 TRUSTEE: Okay. Capital Installation and Services,
9 do you have questions?

10 UNIDENTIFIED MALE: No, no questions.

11 TRUSTEE: Okay. I think that's all of the parties
12 that have appeared. Is there anyone else on the phone that
13 has not appeared that might have some questions?

14 MS. SHIELDS: I am here. Kathy Shields with Lamoni
15 Directional Drilling. But I do not have any questions.

16 TRUSTEE: What was your last name?

17 MS. SHIELDS: Shields, S-H-I-E-L-D-S.

18 TRUSTEE: And you're with whom?

19 MS. SHIELDS: Lamoni Heating, Cooling, and
20 Directional Boring.

21 TRUSTEE: Okay. Anyone else? Okay. I don't hear
22 anybody.

23 MR. MOSCOVE: I have one additional question, if
24 I -- if that's okay. It's Evan Moscove with Green Note.

25 TRUSTEE: Sure.

1 MR. MOSCOVE: Yeah, Mr. Bruce, I'm sorry, I should
2 have asked you this before but I got distracted.

3 In any event, just going back to the payment of
4 the vendors from BDC Group, it looks like you testified that
5 you -- I'm sorry. It looks like you testified that BDC paid
6 vendors with the money that it received from Green Note.
7 Probably about two months later there was a bankruptcy filing
8 by BDC Group.

9 Did something happen to the business from the
10 time you, you know, paid off the vendors to the June 2023
11 bankruptcy filing that, you know, caused that to occur?

12 MR. BRUCE: Yes.

13 MR. MOSCOVE: And what was that, sir?

14 MR. BRUCE: We lost the contracts of over
15 \$8 million.

16 MR. MOSCOVE: I'm sorry. And those are with?

17 MR. BRUCE: We had purchase orders -- BDC Group had
18 purchase orders of over \$8 million. The customer withdrew
19 those purchase orders.

20 MR. MOSCOVE: Do you know why they withdrew them?

21 MR. BRUCE: I can't answer it for them.

22 MR. MOSCOVE: And this customer was?

23 MR. BRUCE: (Inaudible.)

24 MR. MOSCOVE: I'm sorry, it's a phone issue. I
25 heard "IG."

1 MR. BRUCE: SummitIG.

2 MR. MOSCOVE: SummitIG. And that unfortunate
3 incident with SummitIG, approximately when did that occur?
4 Was it May of last year?

5 MR. BRUCE: I can't tell you the exact date. I
6 don't recall. It's too long ago.

7 MR. MOSCOVE: Okay. But it was after the Green
8 Note loan -- or after the Green Note contract and before the
9 bankruptcy filing?

10 MR. BRUCE: Yeah.

11 MR. MOSCOVE: Okay, thank you. I'm sorry about
12 that, sir. Thank you.

13 TRUSTEE: Okay. I don't think -- I don't have any
14 other questions. And I think everybody else has asked their
15 questions. I don't hear anybody asking for more opportunity.

16 Mr. Bruce, have you understood all of my
17 questions today?

18 MR. BRUCE: I believe so.

19 TRUSTEE: Have you answered each of the questions
20 truthfully and completely?

21 MR. BRUCE: To the best of my knowledge, yes.

22 TRUSTEE: Okay. All right. I don't have any other
23 questions. That'll conclude this meeting. Everyone's
24 welcome to leave the call. Thank you.

25 MR. MARTIN: Hey, Larry. Ron Martin.

1 TRUSTEE: Yes?

2 MR. MARTIN: Just to let you know, we will amend
3 the stuff on the schedules. My paralegal's been taking
4 notes. We will get those so that we have got corrected
5 information so that those are correct.

6 The issue with the K-1 to potentially come to
7 Dennis is, he's not -- doesn't have the ability today to hire
8 an accountant to go through BDC Group records. So if you
9 want to hire an accountant to do that, naturally, any refund
10 that he would get above his exemption amount is going to be
11 the estate's, but the estate will have to hire the accountant
12 to do that. The BDC Group trustee is not willing to do so,
13 is my understanding.

14 TRUSTEE: All right.

15 MR. MARTIN: I just wanted to let you know.

16 TRUSTEE: Okay, thank you.

17

18

19

20

21

22

23

24

25

CERTIFICATE OF REPORTER

I, Sarah M. Elvington, RPR, do hereby certify that the foregoing audio transcription was produced to the best of my ability and may include inaudible sections.

I further certify that I am neither counsel for, related to, nor employed by any parties to the action, and further, that I am not a relative or employee of any counsel or attorney employed by the parties thereto, nor financially or otherwise interested in the outcome of this action.

Sarah M. Elvington

Court Reporter

\$	3	abundance 19:3	amount's 10:18
\$1,737.02 11:13	341 3:21 34:17	access 7:22 8:1,3 9:8 27:16	answering 34:23
\$10,000 7:21	4	accessed 9:12	app 7:19
\$16,250 13:22	4 2:4 4:3 13:5	account 7:15,17, 24 8:4 9:9,10,11	apparently 8:15
\$23,754 7:14	14:10,22 15:2	10:6,7 13:23	appearance 2:23 3:7,14
\$50,000 6:19	19:7,11,25 20:4,9	15:19,23,24 16:3	appeared 35:12, 13
\$60,000 10:17	23:10	24:7	application 23:5 26:8
\$8 36:15,18	430 5:17	accountant 38:8, 9,11	approximately 37:3
1	45 22:10	accounts 15:16, 18,20,23 16:9	April 30:18 31:2
1 18:9	5	accumulated 19:2	April/may 31:14
1099 30:11	5 33:18	acquired 14:15 23:3	assessed 18:15, 19
11 25:21 26:7	50 7:14	actual 34:19,25	asset 9:24 20:2
12 16:4	50,000 5:1	add 17:25	assets 28:13,17
13 25:22,24 26:4	500 24:16 25:1	additional 4:21 33:8 35:23	assist 9:17
13th 25:23	6	address 2:12,15 8:3	assume 12:17
180 19:25	6 6:5,9	addresses 3:17	assumption 5:21
19th 30:18 31:2	6,724.58 7:4	adverse 34:3	attention 5:4
2	6,800 6:23	advertised 26:21	attorney 2:17 4:7 20:1 26:12 28:13
2 6:9 18:9	7	advise 2:16 20:1	ATVS 19:10
2004 34:20	7 26:1	Affairs 4:6 6:5 10:16 12:10	authentication 8:16,23 9:1
2016 14:13,16	8	affirm 2:6	aware 5:5 24:12 31:11
2018 13:16	8 7:10 10:16	agreement 5:18, 22	B
2022 31:22 32:4	9	agreements 31:6	back 4:1 5:25 8:19 23:16,20 36:3
2023 11:18 14:25 16:22 17:9,17 21:8 25:24 30:18 31:14 33:18 36:10	9 12:9	agrees 3:21	background 21:19
2024 24:17	A	Allen 2:21	balance 11:18 26:25 27:2
23 22:14 25:11	ability 38:7	amend 38:2	
24 13:17,20		amount 5:1 7:21 38:10	
24-00179 2:3			

balances 23:9	bring 9:18	buy 26:20	31:13
bank 13:23 15:15 16:4 29:12	brokerage 7:15 8:14 10:7	<hr/> C <hr/>	check 27:17,20,23 28:1
bankruptcy 2:17 5:6 8:2,9 9:8,19 20:2,3 25:20 26:9 28:8 32:7 33:9 36:7,11 37:9	brought 5:4	cable 28:7	checking 15:18
based 6:10 16:24 34:24	Bruce 2:3,5,9,14 4:1,4,9,12,14,17, 21,25 5:2,5,8,11, 14,19 6:10,13,18, 21,25 7:2,6,8,11, 12,16,19 8:1,17, 21 9:1,7,11 10:4, 9,13,23 11:1,7,10, 16,19,22,25 12:12,15,18,22,25 13:7,11,14,18,21, 24 14:1,4,7,11,13, 16,18,21,23 15:3, 5,10,13,21 16:1,3, 8,12,17,20,23 17:11,13,15,18, 21,25 18:6,11,14, 17 19:8,12,15,19, 22 20:7,13,17,19, 21,23 21:2,5,7,9, 12 22:4,16,18,21 23:1,4,12,16,20, 24 24:1,5,12,15, 18,20,24 25:3,5,8, 12,15,18,21,24 26:1,6,10,16,18, 21,24 27:2,5,7,9, 11,15,18,22,25 28:2,4,6,10,15,19, 23 29:2,4,9,12,17, 21 30:4,7,9,12,20, 24 31:1,8,11,15, 21 32:1,11,13,17, 21 33:3,5,10,14, 16,22,25 34:5,8, 15 35:3 36:1,12, 14,17,21,23 37:1, 5,10,16,18,21	called 20:24	child 20:16
basis 29:20		Candace 7:11	circumstances 16:24
BDC 12:22,24 16:13,24 17:1,2,4, 6 18:1,11,23 21:9, 10,15 22:5,6,22 27:2,19 28:8 29:9 30:17 31:6,13,18 32:6,15,16,19,25 33:6,8,14,16,19, 20 34:16 36:4,5,8, 17 38:8,12		Capital 3:7 21:20, 23 29:25 32:13 35:8	claim 19:6 29:11, 13
BDC/DENNIS 15:5		card 3:20 20:6,12 23:9,24	claims 34:3
beginning 11:17		cards 23:8,15,23 24:4	clarify 15:4 31:15
behalf 2:21 29:25		case 2:3,6,11,13, 16,19,24 3:24 4:3, 7 5:10,13 13:5 14:10 15:1,20 19:7 20:3,10 23:10 26:5,9	clause 29:21
belief 26:9		cash 10:5 18:25 19:1 27:21 28:1,2 31:22,23	clear 34:2
bell 32:8,9		cashier's 20:5,11	client 3:24 34:23
beneficiary 19:20		Caterpillar 2:21 29:7	close 18:24
benefit 20:15		caused 36:11	closed 7:17 15:23
benefited 24:10		caution 19:3 34:23	code 8:19
bet 25:6		CEO 33:20	collateral 29:11
big 32:10		certificate 24:8	Collins 15:17 16:10,18
bill 28:5 33:18 34:1,6,9,18 35:3,5		CFO 27:9,12,14 30:24 33:3	communication 26:11 29:10
BMW 5:15,16,25 14:25 15:3 22:13		change 2:15 17:5, 22	Community 15:17 16:18
Boca 30:7		Chapter 25:21 26:1,7	companies 16:15
Boring 35:20	bucks 6:23	characterize	company 15:6,13 22:22 23:3 24:21, 25 25:9,12 26:13 28:7 29:14 30:3 31:16,17
briefly 29:8	business 8:2 36:9		comparison 12:19
			completely 37:20
			conclude 37:23
			conference 12:3

confirm 3:22 6:13	court-ordered 20:14	denied 29:13	8:22
contact 9:4	courts 26:11	Dennis 2:3 8:7	drives 22:22
contained 34:10	created 16:19	9:17,22 10:8	drove 22:22,24
content 34:18	credit 15:16,17	12:22 18:21 22:4	24:24
continued 23:14	16:18 20:6,12	34:15 38:7	
contract 31:2,4,	23:8,9,14,22,24	Department 18:10	E
18,19 37:8	24:4 26:22	depending 16:23	
contractor 30:11	creditor 33:24	17:23	e-mail 8:3,19,20
contracts 30:18	creditors 2:2	depict 3:23	9:4 13:9
31:5 36:14	18:10 29:9	deposit 15:25 24:8	e-mailed 9:3
converted 26:1,5	customer 36:18,	deposited 13:22	E/f 18:9
28:9	22	description 34:4	early 13:17
Cooling 35:19	cut 19:1 23:20	digging 11:2	earner 30:10
copy 17:9,16,21	cutting 23:16	direct 24:9	echo 12:3
29:15		Directional 35:15,	edges 16:7
Corp 17:5	D	20	employed 20:20,
corporate 18:5	daily 26:13	disclosed 10:21	22 21:8,9
24:21 25:20 26:4	Dakota 24:25	13:9 24:6 26:6	employee 21:25
28:17	damages 19:7	32:2,6	employment
corporation 2:22	date 4:3 13:5 14:9	disclosure 7:13	16:25 21:10
12:17 15:9 17:24	19:7 20:10 25:19	discussed 8:7	encumbered
27:24 28:13,21	30:21 37:5	distracted 36:2	33:24
corporations	day 31:3	Ditch 3:13 33:15,	end 11:22 12:14
16:16	days 19:25	19	end-of-the-year
correct 4:15,17	deal 32:10 34:23	document 5:24,25	11:7
5:2 6:11,17,21	dealings 30:13,16	6:1 11:4 34:25	enter 5:17
7:6,9,16 8:21	31:5	documents 3:21	entered 30:17
10:13 13:21,24	dealt 8:14	4:6,11,13,15,18	31:18,19
17:25 26:24 28:14	death 19:25	5:21 34:19,22	entire 4:2
33:15 34:4,7,11	debit 20:6,11	Dodge 25:15	entitled 19:23
38:5	debt 5:15	26:14 27:4	entity 21:4
corrected 38:4	debtor 2:10 3:24	dollars 11:15,16	equipment 33:15,
correspondence	debts 5:12 14:19	double 14:1	23 34:2,15,16
9:3	18:3,4,5	Drilling 35:15	Eric 3:12,18 33:13
Counsel 3:22	denial 29:16,20	drive 25:5	34:12
couple 9:3		driven 22:19	error 4:18,20
court 2:17 9:19		driver's 3:19,22	estate 8:9 19:21
20:2			

38:11	7,17 19:7,13	grand 8:8	home 6:16 14:12, 20
estate's 38:11	20:10 23:10 25:21 33:8	Green 3:7 29:25	Honestly 35:4
Evan 3:6,17 29:24 35:24	filing 4:22 7:23 8:2 9:7 12:23 13:3 14:6 17:2 23:13 24:11 25:19 28:22 29:1 36:7,11 37:9	30:14,17 31:6,18, 19,23 32:15,16,25 33:7,9 35:24 36:6 37:7,8	horrible 12:3
event 30:16 36:3		Greenstate 15:16 16:10	hour 22:9
Everyone's 37:23			hundred 11:15,16
evidence 23:8	filled 23:4		<hr/>
exact 7:8 30:21 37:5	final 7:2	Group 12:22,24 16:13,24 17:1,2,4, 6 18:1,11,24 21:9, 11,15 22:5,22 32:7 33:16,20 34:16 36:4,8,17 38:8,12	I
examination 34:20	financial 2:21 4:6 5:16 6:4 10:16 12:10 23:2,5 27:11		I's 16:25
exclude 14:10	find 26:19	guarantees 12:25	IBMC 6:15 10:22
excuse 5:20 9:16 30:15 32:12	fine 26:3	guarantor 30:17	idea 35:4
exempt 9:24	flew 24:21	guys 31:4	identify 9:14
exemption 38:10	floating 7:24	<hr/>	IG 36:25
expenses 20:15	Florida 24:21 30:5,6	H	impacted 31:22
extra 11:12,15	flow 18:25		impacting 31:22
<hr/>	forwarded 3:23	half 7:14 14:2	improvement 14:20
F	found 4:19 7:4 30:24	hand 2:5	inaudible 3:12 6:10 9:22 10:1 13:2 16:9 21:17 27:7,9 32:11 34:3, 7 36:23
F&m 16:4	four-wheelers 19:10	handle 33:3	incident 37:3
Fair 24:1	frame 31:14,20	handled 27:12,14, 15	income 23:6
fall 31:22	free 34:2	happen 36:9	independent 30:11
familiar 4:10 6:2 25:8 30:3	full 23:12	happened 26:25	information 3:20 4:11 34:14 38:5
February 22:14 26:2	funds 7:23 13:14, 15 16:8	hear 21:18 27:10 35:21 37:15	informed 29:12
federal 9:19 17:10, 19 19:17	<hr/>	heard 30:14 36:25	inherit 19:23
feedback 30:14	G	Heating 35:19	initially 12:24
fees 6:5,6	gave 14:2	heir 19:20	Installation 35:8
file 3:13 8:7,8 19:14 23:15	give 2:6 13:6 28:5 29:20	Hey 37:25	Installations 21:20,23
filed 2:3,11,13,23 3:7 4:3,7 5:6,10, 13 13:5 14:9 15:1, 20 16:21,24 17:5,	Good 9:14	Heyl 2:20	instance 33:17
		hire 38:7,9,11	insurance 19:24
		holder 6:16 10:22 11:5	

29:10,13	kind 25:14	listing 11:8	12:21 13:2 18:7, 18 32:6 34:12 37:25 38:2,15
intend 17:2	knees 9:20	loan 26:22 31:23 33:7,9 37:8	Martin's 6:7
interest 11:8 14:25 15:19 16:14 20:25	knowledge 5:5 24:1 31:1,8 37:21	loans 15:10 33:7,8	meeting 2:2 3:21 21:15 29:9 34:18 37:23
interested 2:18	<hr/> L <hr/>	locate 11:20	memory 34:24,25
Internal 18:9	L-U-D-O-L-P-H 3:3	long 14:12 25:5 30:2 32:4 37:6	Mexico 24:14
interrupted 27:8	Lamoni 35:14,19	longer 7:22 8:2,3	miles 24:17 25:1
interview 24:20,24	Langston 3:12 33:13,14,17,23 34:1,6,9 35:1,6	looked 25:18	million 36:15,18
invested 10:11	Larry 8:6 9:16 12:21 18:18 37:25	losing 31:17	minimum 11:12
investment 10:3,4 17:23	lawsuit 31:21,24 32:4	losses 17:4	minutes 22:10
invite 34:20	lawsuits 12:1,2,8, 11,14	lost 31:21 36:14	money 12:10 15:25 17:18 19:5, 7 20:5,11 22:2,7 27:13,15 28:20,25 31:17 32:14,15, 23,24,25 36:6
involved 28:8	lease 5:16,21 22:13,14,17 23:3	lot 21:19	month 11:11,16
Iowa 3:19 4:2 18:10 19:17 24:17	leased 22:20	Ludolph 2:20,25 3:3 29:8,15,19,22	monthly 10:24 11:10 26:12
IRA 16:18,19	leasing 23:3	lump 10:20 32:18	months 16:4 36:7
IRS 19:4	leave 37:24	<hr/> M <hr/>	mortgage 4:23 6:15,16 10:17,22 11:3,4,18,20 14:14,15,17 24:9
issue 36:24 38:6	left 10:5	made 6:6 12:17 24:6 33:18 34:7	Moscove 3:6,11 30:1,5,8,10,13,22, 25 31:2,10,12,16, 24 32:2,8,12,14, 18,22 33:6,11 35:23,24 36:1,13, 16,20,22,24 37:2, 7,11
<hr/> J <hr/>	legal 6:5,6	make 2:16 3:16 9:19 12:13 19:25 22:13,14 24:3 29:21	motor 13:9 14:24 15:1 25:10
January 13:17,19 26:2	lender 19:1	makes 17:7	mouth 28:12
Jeep 13:16 15:3 22:24	liability 16:15 17:6	MALE 12:4 21:14, 17,20,23 22:2,6,8 35:10	
jerk 34:13	license 3:19,23 8:22	March 2:4 4:3 13:5 14:10,22 15:2 19:7,11,25 20:4,9 23:10,21	
job 24:20	liens 34:3	Marion 2:12	
joint 10:17 16:15	life 19:24	Mark 2:20 3:2,17 29:6	
jointly 14:3 15:8	limited 16:15	Martin 3:25 5:20, 24 6:8 8:6,12 9:16,22 10:1,7	
June 25:22,23,24 26:4 36:10	Liquid 32:12,13		
<hr/> K <hr/>	list 5:9,12,15 9:4 12:1 15:15 16:13 18:3,9		
K-1 38:6	listed 11:5 12:9 13:12 14:24 23:7		
Kathy 35:14			

<hr/> <p style="text-align: center;">N</p> <hr/> <p>naturally 9:17 38:9</p> <p>nature 34:3</p> <p>necessarily 15:10, 11</p> <p>needed 8:7,8 9:8</p> <p>negotiated 26:15</p> <p>newly 16:19</p> <p>noise 21:19</p> <p>normal 10:23</p> <p>Note 3:7 29:25 30:14,17 31:7,18, 19,23 32:15,16,25 33:7,9 35:24 36:6 37:8</p> <p>notes 38:4</p> <p>notice 3:21</p> <p>November 25:10, 11</p> <p>number 7:8 9:2,9 10:18 12:1,2,8 15:15</p>	<p>offices 24:21</p> <p>online 8:14 9:13 30:24</p> <p>open 2:16</p> <p>opportunity 37:15</p> <p>opposed 5:21</p> <p>orders 20:5,11 36:17,18,19</p> <p>organization 20:23</p> <p>original 14:17</p> <p>outcome 17:5</p> <p>owe 19:5,17 20:17 22:2</p> <p>owed 17:19 18:2 19:2 22:7</p> <p>owes 22:4</p> <p>owing 5:15</p> <p>owned 14:3,12 22:22</p> <p>ownership 14:25 15:19 16:13,14 17:24 20:25 21:3</p>	<p>party 18:21</p> <p>passport 8:24</p> <p>Paul 25:6 26:15, 17,19 27:14,20</p> <p>pay 20:15 27:20, 21 28:1 32:17 33:1</p> <p>payable 27:17 28:17</p> <p>payment 4:21,23 6:5,6,19,22 7:3,10 10:24 11:10,11 12:14 18:2 22:15 32:18 36:3</p> <p>payments 6:15 10:17,20,21 11:5 12:17 22:17 24:3 32:19</p> <p>payroll 18:12,16 28:23,25 29:2</p> <p>people 12:24</p> <p>percent 7:14</p> <p>performance 31:13</p> <p>person 34:15</p> <p>personal 12:25 18:4</p> <p>personally 4:10 12:12,15,16 15:3 17:6,11,17 18:15, 19 22:19</p> <p>petition 4:5</p> <p>phone 2:18 9:2 12:3 22:10 29:6 35:12 36:24</p> <p>pickup 25:15</p> <p>picture 8:22</p> <p>plan 18:25</p> <p>policy 19:24</p>	<p>portal 9:13</p> <p>position 18:21</p> <p>possession 14:9</p> <p>Possibly 12:18</p> <p>potentially 38:6</p> <p>prepaid 20:6,11</p> <p>prepay 22:17</p> <p>presently 20:20</p> <p>president 33:20</p> <p>pretty 13:2</p> <p>previously 5:7</p> <p>price 28:3</p> <p>primary 19:1</p> <p>printed 9:10</p> <p>prior 4:2 7:23 10:20 13:4 14:6 15:24 20:4,9 24:11,17 28:22 29:1 31:4,8</p> <p>proceed 3:18</p> <p>proceeds 19:24 27:1 28:16</p> <p>process 18:1 26:7</p> <p>profitable 31:20</p> <p>property 5:9 8:9 12:10 13:6 14:5,9 19:6 20:2 26:4 28:21,25</p> <p>provide 11:24 17:9,16 23:2</p> <p>provided 5:24</p> <p>purchase 20:4,10 21:3 28:3 36:17, 18,19</p> <p>purchasing 10:9</p> <p>put 9:23 19:3 28:11</p>
<hr/> <p style="text-align: center;">O</p> <hr/> <p>object 34:19</p> <p>obligation 20:15, 18</p> <p>obtain 33:7</p> <p>occur 36:11 37:3</p> <p>occurred 24:11 26:4</p> <p>occurs 19:25</p> <p>October 25:10</p> <p>office 3:23 6:7 8:19,20</p>	<hr/> <p style="text-align: center;">P</p> <hr/> <p>paid 7:13 10:17 11:3,8,10,12,14 14:14 15:7,13 23:9,12 24:8,22 26:23 28:2 33:1 36:5,10</p> <p>paralegal's 38:3</p> <p>part 4:18</p> <p>parties 9:4 35:11</p> <p>Partners 3:7 29:25</p> <p>partnerships 16:15</p>		

<p>Q</p> <p>question 6:4,5,9 7:10 9:15 10:16, 23 12:9 17:3,14 18:17 31:15 34:23 35:23</p> <p>questions 22:11 29:5,7,23,24 35:7, 9,10,13,15 37:14, 15,17,19,23</p> <p>quick 6:13</p>	<p>26:12 29:4</p> <p>recording 29:17</p> <p>records 38:8</p> <p>reflected 3:20</p> <p>refreshed 25:17</p> <p>refund 19:18 38:9</p> <p>refunds 19:16</p> <p>regular 11:10</p> <p>reindeer 3:4</p> <p>remained 2:12</p> <p>remaining 27:2,18</p>	<p>review 4:5</p> <p>reviewed 3:19 4:11</p> <p>ring 32:8,9</p> <p>Robinhood 7:14, 24 9:2 14:10 15:22 24:7</p> <p>Ron 5:20 8:6 9:16 12:21 18:18 37:25</p> <p>Royster 2:21</p>	<p>shared 22:23</p> <p>Shields 35:14,17, 19</p> <p>Shores 33:5</p> <p>showed 2:12</p> <p>sign 4:13,16</p> <p>signed 4:8 5:25 33:19</p> <p>signing 35:2,3</p> <p>simpler 3:16</p> <p>sir 4:25 30:8 33:12 36:13 37:12</p>
<p>R</p> <p>raise 2:5</p> <p>Ram 25:15 26:14 27:4</p> <p>Raton 30:7</p> <p>rattle 9:20</p> <p>reached 9:1,3</p> <p>reaching 9:18</p> <p>reaffirmation 5:18,22</p> <p>real 6:13</p> <p>recall 11:6 25:19 27:5,22,25 32:21 33:1,10 35:3,5 37:6</p> <p>receive 11:7 19:24 20:5,10</p> <p>received 11:6,21, 22 31:23 32:15, 16,19,23,25 33:8 36:6</p> <p>recently 14:14</p> <p>recollection 25:17</p> <p>record 12:6 26:9</p> <p>recorded 4:22</p>	<p>remains 2:16</p> <p>remember 3:9 7:8 32:10,22</p> <p>remembered 35:1</p> <p>repair 14:20</p> <p>rephrase 20:8</p> <p>reported 26:12</p> <p>representations 34:7,10</p> <p>request 16:23</p> <p>required 19:14</p> <p>requirement 11:12</p> <p>reside 4:2</p> <p>residence 4:22</p> <p>responsible 18:20,21</p> <p>result 12:11 19:24</p> <p>results 31:22</p> <p>retain 5:17</p> <p>return 17:19 18:1 19:17</p> <p>returns 16:21 17:9,17 19:13</p> <p>Revenue 18:9,10</p>	<p>S</p> <p>S-H-I-E-L-D-S 35:17</p> <p>sale 13:8 26:15 27:14 28:5 33:18 34:1,6,9,18 35:3,5</p> <p>sales 26:3,25 28:16 30:9</p> <p>save 32:3</p> <p>savings 15:19</p> <p>Schedule 18:8</p> <p>schedules 4:5 5:10,13 6:3 10:21 12:2 14:25 18:4 38:3</p> <p>secured 5:16 19:1 33:24</p> <p>Security 3:20</p> <p>sell 13:5 26:8,20</p> <p>send 8:18</p> <p>senior 33:24</p> <p>sense 17:7 29:21 31:6</p> <p>separate 23:22,24</p> <p>Service 18:9</p> <p>Services 2:22 5:16 21:21,24 35:8</p>	<p>small 6:22 19:17</p> <p>smaller 17:19</p> <p>snowmobiles 19:9</p> <p>Social 3:20</p> <p>sold 13:17,19,25 14:1,5 22:25 25:9, 12 26:6,14 27:4 33:14 34:2,15</p> <p>sort 19:6 20:5,11</p> <p>sound 6:23 30:19</p> <p>sounds 7:6,9 13:21 25:8 30:20 34:24</p> <p>South 24:25</p> <p>specifically 32:21</p> <p>specifics 35:4</p> <p>spell 30:2</p> <p>split 14:2 24:7,8</p> <p>spouse 20:16</p> <p>spring 24:14</p> <p>standpoint 22:23</p> <p>start 21:6 29:5 32:24</p> <p>started 20:23</p>

23:16	taxes 11:23 17:2,6 18:13,16 19:2	23:17,19	turned 26:10
state 4:2 17:10,19	ten 8:8	travel 24:13	Turner 25:7 26:15, 17,19 27:14,20
stated 9:7	terminate 12:14	truck 25:15 27:3	twice-a-month 11:11
statement 4:6 6:4 10:16 11:21 12:9 23:2,5 24:1	testified 36:4,5	true 4:15	two-factor 8:15
statements 9:10, 12 26:13	testify 34:17	trust 19:21	two-wheeled 19:10
status 22:1	testimony 2:6	trustee 2:2,11,15, 23 3:1,5,9,15 4:1, 5,10,13,15,19,20, 23 5:1,3,6,9,12, 15,23 6:1,9,12,14, 19,22 7:1,4,7,10, 13,17,25 8:5,11, 13,18,25 9:6,9,14, 21,25 10:2,5,10, 14,25 11:2,9,14, 17,20,24 12:1,5, 13,16,20 13:1,4,8, 12,16,19,22,25 14:3,5,8,12,14,17, 19,22,24 15:8,12, 15,22 16:2,6,11, 13,18,21 17:1,8, 12,14,16,20,22 18:3,8,12,15 19:5, 9,13,16,20,23 20:9,14,18,20,22, 25 21:3,6,8,10,13, 16,18,22,25 22:4, 7,9,17,19,24 23:2, 7,14,18,22,25 24:3,6,13,16,19, 23 25:2,4,6,9,14, 16,19,23,25 26:3, 8,12,14,17,19,22, 25 27:3,6,8,10,13, 17,20,23 28:1,3,5, 7,11,14,16,20,24 29:3,5,12,18,24 33:4,13 35:8,11, 16,18,21,25 37:13,19,22 38:1, 12,14,16	U
stayed 12:24 15:6	That'll 37:23		U.S. 28:14
stock 7:22 10:2,4, 9 16:14	there'll 18:1		unable 7:20,22
stocks 10:8,12	thought 18:25 32:9		understand 10:10 17:8 18:17 23:18
stolen 29:11	time 2:11 4:16 5:4 7:20 8:12 14:21 15:1,20,24 18:25 22:20 23:10,12,15 24:17 26:4 28:8 29:1 31:14,17,20 32:4 36:10		understanding 18:23,24 19:3 38:13
stuff 38:3	title 27:16		understood 37:16
subcontractor 22:3	titled 13:10 15:6,8		unfortunate 37:2
submitted 29:18	titles 15:11		UNIDENTIFIED 12:4 21:14,17,20, 23 22:2,6,8 35:10
subsequent 31:5	today 7:21 10:11 17:3 24:17 33:12 34:14,22,24 37:17 38:7		union 15:16,17,18 16:18 26:22
suing 12:25	Todd 33:5		unpaid 14:19,21
sum 10:20 32:18	told 28:13		usage 22:23 23:20
Summitig 37:1,2,3	top 6:14		V
support 20:15	touch 30:23		V-E-R-T-E-K 30:4
supposed 18:22	transactions 26:13 27:11		vehicle 5:17 13:9, 15,25 14:24 22:19,21,22 25:10,12,14 26:20,21
swear 2:5	transfer 13:6 24:13		vehicles 15:1,5,14 19:10
sworn 2:10	transferred 14:5 16:8		vendors 32:17,23 33:1 36:4,6,10
T	transfers 24:9,10 28:12,20,25	truth 2:7,8	
taking 8:22 38:3	transitioning	truthfully 37:20	
talked 10:19 14:10 19:16			
talking 6:2 11:15 18:7			
tax 11:4 16:21 17:6,9,17 18:3,4,5 19:13,16			

ventures 16:15
Veridian 15:16,17
 16:9
versus 18:2
Vertek 20:24 21:6
 24:20 30:2
video 8:22
Virginia 3:13
 29:11 33:15,19
Voelker 2:21
voice 29:17

W

W-2 30:10,12
W-2S 16:25
wage 30:10
Wait 34:12
wanted 38:15
warranted 34:2
warranty 34:10
watercraft 19:10
website 9:4
week 32:19
weeks 21:7
weight 9:19
wife 7:11 14:2,11
 16:25 21:8,11
 22:21 23:17,19,22
 24:10 28:18,21
Witch 3:13 33:15,
 19
withdraw 7:20,23
withdrew 36:18,20
wondering 30:2
words 28:11

work 8:23,24
 10:15 32:20
Wrangler 15:4
 22:23,24
write 12:6 17:23
 28:1
writing 18:22
written 27:23

Y

year 11:6,17,23
 15:24 16:1,7 20:4,
 9 24:11 28:21
 29:1 37:4
years 4:2 13:4
 14:6
yesterday 3:8

Joseph E. Day
jday@drplaw.com

Mark H. Rettig
markr@drplaw.com

Ronald C. Martin †
ronm@drplaw.com
† Also Admitted in Texas

Paula L. Roby
paula@drplaw.com

**Day
Rettig
Martin,** P.C.
ATTORNEYS AT LAW

Senior Associate

Erica L. Yoder
eyoder@drplaw.com

June 25, 2024

Sent via First Class U.S. Mail or e-mail to:

Janet Reasoner, Assistant U.S. Trustee
United States Federal Courthouse
111 Seventh Avenue SE, Box 17
Cedar Rapids, IA 52401-2101
Janet.G.Reasoner@usdoj.gov

Re: Inquiry Letter regarding Dennis C. Bruce, Ch. 7 No. 24-100179

Dear Ms. Reasoner:

This letter is in response to your letter of inquiry regarding the Chapter 7 bankruptcy case filed for Dennis Bruce. Below are your inquiries with the Debtor's responses.

Bank Account Information:

1. Identify all bank accounts over which Dennis Bruce had signatory authority in the two years prior to filing bankruptcy, including the name on each account, the name of each financial institution and the account number of each account.

Response 1: Keystone Bank for BDC Group, name on account unknown, account number unknown.

2. Debtor listed accounts at Collins Community Credit Union, Green State Credit Union, and two accounts at Veridian Credit Union. Provide a copy of the credit union statements, deposit slips with supporting documentation, and copies of any checks, front and back for each account of these four accounts from March, 2023 to March, 2024.

Response 2: Copies of the following bank statements are attached:

- Collins CCU – checking x7388
- GreenState CU – savings x905-0001 + checking x905-0041
- Veridian CU – savings x3101 + checking x1315

Debtor did not use debit cards or checks for everyday purchases, but rather used his Capital One credit card. That credit card account is now closed.

**P.O. Box 2877, 150 First Avenue NE, Suite 415, Cedar Rapids, IA 52406-2877
Phone: 319-365-0437 • Fax: 319-365-5866**

We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.

Client / Matter
June 25, 2024
Page 2

3. Did the Debtor remove his name from any bank accounts that were either joint accounts or accounts in his non-filing spouse's name? If so, provide the details including the name of the financial institution, account number(s) and date that his name was removed from the account(s).

Response 3: No.

4. Was Mr. Bruce signatory to Candace Bruce's business account in the past two years? If so, provide a copy of the bank statements for that account from March, 2023 to March, 2024.

Response 4: No.

Conduit Direct, LLC:

5. Debtor filed amendments to his Schedules and SOFA to disclose his interest in Conduit Direct Group, LLC ("Conduit Direct"). Regarding Debtor's interest in this entity, provide the following information:

a. On what date did Dennis Bruce obtain his interest in Conduit Direct?

Response 5a: January 25, 2023.

b. Provide a copy of any written agreement(s) regarding Mr. Bruce's acquisition of his interest in Conduit Direct.

Response 5b: A copy of the CDG Operating Agreement is attached.

c. Debtor's amendment reports that he held a 19% interest in Conduit Direct on the date he filed bankruptcy, March 4, 2024. How much did Mr. Bruce invest or otherwise contribute for his interest in Conduit Direct in 2023 and 2024?

Response 5c: \$125,000.00, all in 2023.

d. Did Mr. Bruce contribute property rather than money to Conduit Direct as consideration for his interest in the company? If so, identify the property contributed and provide a copy of the document(s) that completed or accomplished the transfer.

Response 5d: No.

e. Provide the names and contact information of the other owners of Conduit Direct.

Response 5e:

- Trevor Brady, 120 50th Ave SW, Ste 300, Cedar Rapids, IA 52404
- Raymond Gerald Beranek, 120 50th Ave SW, Ste 300, Cedar Rapids, IA 52404
- Ethan Davidson, 120 50th Ave SW, Ste 300, Cedar Rapids, IA 52404
- Dennis Bruce (Debtor)

Client / Matter
June 25, 2024
Page 3

f. Provide the dates and amount of each of the Debtor's payment(s) to invest in Conduit Direct.

Response 5f:

- Payment 1: 03/27/2023, \$110,000.00
- Payment 2: unknown date in 2023, \$15,000.00

g. Identify the source or sources of funds Mr. Bruce used to invest in Conduit.

Response 5g: Debtor transferred money from his GreenState savings account and his personal Collins CU account to Conduit Direct's Collins CU business account.

h. Identify the account or accounts from which the funds were withdrawn to make the investment in Conduit Direct.

Response 5h: GreenState savings (x905-0001) and Collins checking (x7388).

i. Identify whether the investment was made by check, Cashier's Check, Money Order, ACH transfer, or cash.

Response 5i: The investment was made through electronic transfers.

j. Provide a copy of any such check, cashier's check or money order or other financial instrument.

Response 5j: Refer to GreenState and Collins checking statements.

2018 Jeep Wrangler:

6. Debtor reported that he sold a 2018 Jeep Wrangler prior to filing this Ch. 7 case. Regarding that sale, provide the following:

a. The date of and amount of the sale.

Response 6a: The sale occurred in January 2024, and the sale amount was \$32,500.00.

b. Identify the buyer and contact information for the buyer.

Response 6b: Debtor does not recall the name of the dealership out of Missouri that purchased the Jeep. The buyer was found through Autotrader.com.

c. Was the vehicle free and clear? If not, identify the secured lender and amount of the lien payoff.

Response 6c: Yes.

Client / Matter
June 25, 2024
Page 4

d. If there was a lien on the vehicle, what were the net proceeds of the sale after paying off the lien?

Response 6d: There was no lien.

e. Identify the financial institution where the proceeds of the sale of the 2018 Jeep Wrangler were deposited, include the name of the account and account number.

Response 6e: The proceeds were split, and half went into Debtor's Collins personal account at Collins CU, while the other half went into his wife's personal account.

f. Was the Jeep jointly titled in Debtor and his spouses names?

Response 6f: No. It was titled to the Debtor; however, the vehicle was used by both he and his spouse.

BMW Lease:

7. The Debtor reported in the Statement of intention that he leased a 2023 BMW 430i and that he would be reaffirming the lease. During the 341 Meeting, there was a clarification that the Lease would be assumed, not reaffirmed. Regarding that vehicle, provide the following information:

a. Whose name(s) were on the original lease of the BMW? Provide a copy of the original BMW Lease.

Response 7a:

- Name: Dennis Clifford Bruce
- Document: BMW Lease Agreement, 02/13/2023

b. What was the amount of the downpayment, if any, on the original lease and who made that payment?

Response 7b:

- Downpayment: \$2,066.37
- Paid by: Dennis Bruce (Debtor)

c. Did the Debtor assume the BMW' lease? If so, on what date? Provide a copy of the lease assumption documentation.

Response 7c:

- Assumed Lease: Yes, on 03/20/24.
- Document: BMW lease agreement - AIS Portfolio Services - fully executed 2024-03-22

d. Provide a copy of any lease application associated with the Debtor leasing this vehicle.

Client / Matter
June 25, 2024
Page 5

Response 7d: Debtor does not have a copy.

Homestead:

8. Debtor liquidated assets in the year prior to filing bankruptcy and used some of the proceeds to pay off the Mortgage on the Debtor's jointly owned home. What were the sources of the funds besides the Robinhood brokerage account that were used to pay off the mortgage? Provide the following information regarding the liquidation of assets:

a. Identify each asset that was sold or otherwise transferred in the year prior to filing which generated proceeds used towards paying off the mortgage.

Response 8a: Robinhood brokerage account, Jeep Wrangler sale, and savings.

b. Provide the date of the sale of each asset identified in 10(a) and the amount received for any such sale or transfer.

Response 8b:

- Robinhood: November 2023, \$23,754.00 (Debtor's share)
- Jeep Wrangler: January 2024, \$16,250.00 (Debtor's share)

9. The Debtor testified at the 341 Meeting that he negotiated the sale of a Dodge Ram Pickup Truck for BDC Group, Inc in October or November 2023 to Paul Turner. Regarding that sale, provide the following information:

a. Was the pickup sold, a 2019 Dodge Ram Truck, VIN No.3C6UR5DL4KG692889?

Response 9a: Debtor is not sure.

b. Mr. Bruce testified at the 341 meeting that he handled the sale of the 2019 Dodge Ram vehicle to Mr. Turner. How much did Mr. Turner pay for the vehicle?

Response 9b: Debtor does not recall.

c. Was the payment for this vehicle by check, cash, Cashier's Check, or Money Order? If not, identify the method of payment.

Response 9c: Cash.

d. Was the payment on the vehicle made out to Mr. Bruce, or to BDC Group, Inc?

Response 9d: Not applicable.

Client / Matter
June 25, 2024
Page 6

e. Identify the account used by Mr. Bruce to make the payment to GreenState Credit Union to release their lien on title to the vehicle in October, 2023

Response 9e: Not applicable.

f. Identify the amount of the net proceeds of the 2019 Dodge Ram sale after the payoff to Green State Credit Union.

Response 9f: Debtor does not recall.

g. Were the net proceeds of the sale of the 2019 Dodge Ram vehicle turned over to BDC? So, provide documentation which reflects that transaction.

Response 9g: Any remaining funds went to BDC Group. Debtor does not have access to the documentation.

h. If Mr. Bruce retained the net proceeds of the vehicle sale, identify where he deposited or held those funds and how those funds were used.

Response 9h: Debtor does not have access to BDC Group accounting documentation.

Credit cards:

10. Did the Debtor pay down or pay-off any of his, or his spouse's credit card(s) in the six months prior to filing? If so, provide the details including the name of bank/credit card, the last four digits of that card and the amount and date of those payments, if any.

Response 10: No.

11. Debtor listed credit card(s) with zero, or low balances, on Schedule E/F. Provide a copy of credit card statements from March, 2023 to March, 2024 for the Debtor's personal credit cards, including the following:

a. Capital One Account No. 1760

Response 11a: Since Capital One closed the account upon the bankruptcy filing, Debtor no longer has access to historical statements.

b. Green State Credit Union Account No. 7865

Response 11b: Attached is the GreenState Visa summary statement; the only documentation available since the account was closed.

c. Veridian Credit Union Account No. 1152

Client / Matter
June 25, 2024
Page 7

Response 11c: Attached are the Veridian Visa statement; the only documentation available since the account was closed.

12. Was the Debtor an authorized user on his spouse's credit card(s) in the year prior to filing? If so, identify any such bank card/credit card and the last four digits on each account.

Response 12: No.

13. Did the Debtor make any payments on his spouse's credit card(s) or her business credit card(s) in the year prior to filing?

Response 13: No.

14. Did the Debtor reimburse or otherwise contribute funds for the purpose of paying his spouse's personal business credit card(s) in the year prior to filing? If so, provide the details.

Response 14: No.

15. Debtor testified at the 341 that he had traveled to Boca Raton for a job interview. Did his family travel to Florida for a vacation while Mr. Bruce was in Florida for his job interview?

Response 15: The family did not attend.

16. If the Debtor joined his family on vacation, identify who paid for the plane fare, lodging and other costs associated with the trip. If the charges were made on one of the Debtor's credit cards, or a credit card for which he was an authorized user, identify that credit card.

Response 16: Not applicable.

BDC Group, Inc:

17. On June 21, 2023, Mr. Bruce testified at the BDC hearing on the Motion to Pay Critical Vendors, that he had personally put \$50,000 into BDC in December. (2022). Identify the source of the \$50,000 that he contributed to BDC and provide a copy of the financial instrument or documentation that reflects that transfer.

Response 17: Debtor wrote a check from his personal GreenState account. He does not have access to the documentation from December 2022.

Request for Additional Documents:

18. If the Debtor opened a new bank account(s) after the filing of his Chapter 7 bankruptcy, provide a copy of the opening statement and signature card and the source of the opening deposit for that account.

Client / Matter
June 25, 2024
Page 8

Response 18: No new bank accounts have been opened.

19. Provide a COPY of the Debtor's personal financial statements provided to Keystone Savings Bank and F & M Bank in 2022.

Response 19: Debtor does not have copies.

20. Provide a copy of the Debtor's homeowner's insurance policy declaration sheet and attached personal property schedules from 2022 and 2023. It is not necessary to provide the entire policy).

Response 20: Debtor does not have copies.

21. Provide a copy of the 2022 and 2023 vehicle insurance policy(s) on all motor vehicles owned or leased by the Debtor and his spouse and their minor children.

Response 21: Debtor does not have copies.

22. If Mr. Bruce purchased any Cashier's Checks or Money Orders within two years of filing bankruptcy, provide copies.

Response 22: Not applicable.

Sincerely,
DAY RETTIG MARTIN, P.C.

Ronald C. Martin
Paula L. Roby
Attorneys for Dennis Bruce

THIS DOCUMENT CONTAINS A TRUE WATERMARK. HOLD TO LIGHT TO VIEW.

No. 0002014999
72-7509/2739
89500005

GreenState
CREDIT UNION
PO Box 800, North Liberty, IA 52317-0800
800-397-3780 | www.GreenState.org

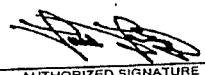
01/08/24

*** TWENTY-ONE THOUSAND ONE HUNDRED NINETY-ONE DOLLARS ***
*** AND 82 CENTS *** \$21,191.82

PAY EXACTLY **21,191 Dollars 82 Cents**

VOID AFTER 90 DAYS

TO THE ORDER OF DENNIS C BRUCE



AUTHORIZED SIGNATURE

Security Features Included. Details on Back.

⑈0002014999⑈ ⑆273975098⑆ 273975098805⑈

Collins Community CU
SSPINK
1/8/2024, 14:40:35
456850082452832
TMID 456850082452832

☐ CHECK HERE IF MOBILE OR REMOTE DEPOSIT
AT (PRINT OR TYPE INSTITUTION NAME)


RUSH 5590012

Electronic Endorsements:

273972949 1/8/2024 000000139394483 BOFD 1/9/2024 \$21,191.82
091000019 1/9/2024 000008746484547
061000146 1/9/2024 5717055116

persl

Vehicle Information

Back To Profile

Licenses

Vehicles

JAY KEVIN CHELF

DNR Customer ID: 401432653

Current Resident

View Settings

Registration Number: 3692BS

Status: Complete / Active (New)

Expires: 04/30/2025

Item	Registration Number	Date	Transaction #	Purchased Through	Status	Fulfillment Date
548 - BOAT TRANSFER More	3692BS	6/5/2023 10:36:05 AM	21234348 (/Vessel/OrderDetails.aspx?oid=21234348&cid=401432653)	VRS-COUNTY RECORDER, SCOTT	Paid	

Reg #	HIN	Action	Date	Registration Status	Start Date	Expire Date
3692BS	GDY38481K617	Application Creation	06/05/23 10:32 AM	In Progress		
3692BS	GDY38481K617	Registration Transaction	06/05/23 10:36 AM	Waiting on Documentation or Payment		
3692BS	GDY38481K617	Approval Transaction	06/05/23 10:36 AM	Complete	6/5/2023	4/30/2025

Exhibit G page 001

 **Basic Information**
Safe Information

 **Sale Information**

 **Lienholders**

\$ Tax Information

Purchased From::

State Purchased From:

Date of Purchase:

Seller Name: BRUCE, DENNIS CLIFFORD

Previous Out of State Registration Number:

Seller Street Address: 565 EASTVIEW AVE

Seller City, State, Zip Code: MARION, IA 52302-5974

Seller Phone #: (319) 551-5033

Bond Start Date:

Bond End Date:

Gross Purchase Price:

Sales Taxes Already Paid:

Title History

Title Number	Issue Date	Transaction Date	Type
82T201805	6/5/2023	6/5/2023	Original

Registration Documents

Document	Required?	Status (Click to Upload)	Support / Notes	Transaction
Valid Payment	Required	Accepted / Upload Documentation	A valid payment consists of a check, money order, or credit card transaction.	21234348 (/Vessel/OrderDetails.aspx?oid=21234348&cid=401432653)

Proof of Ownership	Required	Accepted / Upload Documentation (/Vessel/RegistrationDocuments.aspx?id=1680200&cid=401432653)	Any of the following that is required: Receipt from Dealer (Bill of Sale), Original Title or Previous State Registration Card, or Bill of Sale. If you are unable to obtain any of the following, you must provide an Affidavit of Vessel Ownership.	(/Vessel/OrderDetails.aspx?oid=&cid=401432653)
Cancellation		Accepted / Upload Documentation (/Vessel/RegistrationDocuments.aspx?id=1680225&cid=401432653)	Cancellation / Notification of Sale or Ownership Change documents	(/Vessel/OrderDetails.aspx?oid=&cid=401432653)

Co-Owner Information

No Co-Owners found.

Add-on Items

License Type ID	Term	License	Price	
1030	Other	1030 - FREE REPLACEMENT DURABLE VESSEL REGISTRATION CARD No Cost Vessel Registration Card (Replacement)	\$0.00	↻ Add To Cart

AgentID: 79902 - IOWA DNR User Name: peggy.elscott Role: DNR Customer Service

Tech Support, Password Reset, & Printer Issues: (833) 426-0141 | Regulations & General Assistance (515) 725-8200 | Iowa Department of Natural Resources | Wallace State Office Bldg | 6200 Park Ave, Ste 200| Des Moines, IA 50321-1371 | ©2024 Go Outdoors Iowa LLC, [Privacy Policy](#) (<https://www.iowa.gov/policies>)